WHAT IS CLAIMED IS:

- 1.A semiconductor memory device having a gate insulation film, comprising:
 - a semiconductor substrate;
- a memory cell array formed on the semiconductor substrate, the memory cell array including a plurality of memory cell transistors, each of which has the gate insulation film;
- a first interlayer insulation film covered the memory cell array and including deuterium;
 - a silicon nitride layer formed above the first interlayer insulation film; and
- a second interlayer insulation film formed above the silicon nitride layer, and including deuterium, a density of deuterium in the first interlayer insulation film being higher than that of deuterium in the second interlayer insulation film.
- 2. The semiconductor memory device having a gate insulation film according to claim 1, the gate insulation film is a tunnel oxide film.
- 3. The semiconductor memory device having a gate insulation film according to claim 1, further comprising a conductive line formed on the second interlayer insulation film.
- 4. The semiconductor memory device having a gate insulation film according to claim 1, the semiconductor memory device is a nonvolatile memory device.
- 5. The semiconductor memory device having a gate insulation film according to claim 1, the semiconductor memory device includes one of a NAND type, an AND type, a NOR type, and a DINOR types of a nonvolatile memory device.
- 6. A memory card including the semiconductor memory device recited in claim 1.
- 7. A card holder to which the memory card recited in claim 6 is inserted.
- 8. A connecting device to which the memory card recited in claim 6 is inserted.
- 9. The connecting device according to the claim 8, the connecting device is configured to be connected to a computer.

- 10. A memory card including the semiconductor memory device recited in claim 1 and a controller which controls the semiconductor memory device.
- 11. A card holder to which the memory card recited in claim 10 is inserted.
- 12. A connecting device to which the memory card recited in claim 10 is inserted.
- 13. The connecting device according to the claim 12, the connecting device is configured to be connected to a computer.
- 14 An IC card on which an IC chip that includes the semiconductor memory device recited in claim 1 is located.
- 15.A semiconductor memory device having a gate insulation film, comprising:
 - a semiconductor substrate;
- a memory cell array formed on the semiconductor substrate, the memory cell array including a plurality of memory cell transistors, each of which has the gate insulation film, a floating gate formed on the gate insulating film, a control gate adjacent to the floating gate;
- a first interlayer insulation film covered the memory cell array and including deuterium;
 - a silicon nitride layer formed above the first interlayer insulation film;
- a second interlayer insulation film formed above the silicon nitride layer, and including deuterium, a density of deuterium in the first interlayer insulation film being higher than that of deuterium in the second interlayer insulation film; and
 - a bit line formed above the second interlayer insulation film.
- 16. The semiconductor memory device having a gate insulation film according to claim
- 15, the gate insulation film is a tunnel oxide film.
- 17. The semiconductor memory device having a gate insulation film according to claim
- 15, further comprising a conductive line formed on the second interlayer insulation film.
- 18. The semiconductor memory device having a gate insulation film according to claim
- 15, the semiconductor memory device is a nonvolatile memory device.
- 19. A memory card including the semiconductor memory device recited in claim 15.

- 20. A card holder to which the memory card recited in claim 19 is inserted.
- 21. A connecting device to which the memory card recited in claim 19 is inserted.
- 22. The connecting device according to the claim 21, the connecting device is configured to be connected to a computer.
- 23. A memory card including the semiconductor memory device recited in claim 15 and a controller which controls the semiconductor memory device.
- 24. A card holder to which the memory card recited in claim 23 is inserted.
- 25. A connecting device to which the memory card recited in claim 23 is inserted.
- 26. The connecting device according to the claim 25, the connecting device is configured to be connected to a computer.
- 27. An IC card on which an IC chip that includes the semiconductor memory device recited in claim 15 is located.
- 28. The semiconductor memory device having a gate insulation film according to claim 15, the semiconductor memory device includes one of a NAND type, an AND type, a NOR type, a DINOR types of a nonvolatile memory device.
- 29. A method of manufacturing a semiconductor memory device having a gate insulation film, comprising;

forming a memory cell array on a semiconductor substrate, the memory cell array including a plurality of memory cell transistors;

forming a silicon nitride layer so as to cover the memory cell array including a plurality of memory cell transistors;

annealing with an oxidation atmosphere the semiconductor substrate on which the memory cell are formed and above which the silicon nitride layer are formed; and

annealing with a deuterium atmosphere the semiconductor substrate on which the memory cell are formed and above which the silicon nitride layer are formed.

- 30. The method of manufacturing a semiconductor memory device having a gate insulation film according to the claim 29, the oxidation atmosphere is one of vapor atmosphere, and mixture atmosphere of hydrogen and oxygen.
- 31. The method of manufacturing a semiconductor memory device having a gate insulation film according to the claim 29, further comprising, forming a first insulation film above the memory cell array before the annealing with the oxidation atmosphere.
- 32. The method of manufacturing a semiconductor memory device having a gate insulation film according to the claim 29, further comprising, forming a second insulation film above the memory cell array after the annealing with a deuterium atmosphere.
- 33. The method of manufacturing a semiconductor memory device having a gate insulation film according to the claim 29, further comprising, forming a bit line above the memory cell array.